

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA

In Re: §
§
ALISA MARIE LUDOLPH § Case No. 19-10047
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

LYLE R. NELSON, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 37,776.00
(Without deducting any secured claims)

Assets Exempt: 14,107.00

Total Distributions to Claimants: 4,390.63

Claims Discharged

Without Payment: 181,968.14

Total Expenses of Administration: 1,388.24

3) Total gross receipts of \$6,494.03 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$715.16 (see **Exhibit 2**), yielded net receipts of \$5,778.87 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$42,050.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	1,388.24	1,388.24	1,388.24
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	79,908.00	64,400.77	64,400.77	4,390.63
TOTAL DISBURSEMENTS	\$121,958.00	\$65,789.01	\$65,789.01	\$5,778.87

4) This case was originally filed under chapter 7 on 01/09/2019. The case was pending for 15 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/10/2020 By: /s/LYLE R. NELSON, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
2018 Federal Tax Refund	1224-000	4,932.00
2018 State Tax Refund	1224-000	742.00
Interest paid on delayed federal tax refund.	1229-000	104.87
Non Estate Funds returned to debtor	1280-000	715.16
Non-Estate Receipts	1280-000	0.00
TOTAL GROSS RECEIPTS		\$6,494.03

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
ALISA MARIE LUDOLPH	Non-Estate Funds Paid to Third Parties	8500-002	715.16
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$715.16

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bluegreen Vacations Co, 4960 Conference Way N # Boca Raton, FL 33431		22,946.00	NA	NA	0.00
	Carmax Auto Finance, 12800 Tuckahoe Creek Parkway Richmond, VA 23238		19,104.00	NA	NA	0.00
TOTAL SECURED CLAIMS			\$42,050.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
LYLE R. NELSON	2100-000	NA	1,327.89	1,327.89	1,327.89
LYLE R. NELSON	2200-000	NA	50.35	50.35	50.35
First National Bank - Vinita	2600-000	NA	10.00	10.00	10.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$NA	\$1,388.24	\$1,388.24	\$1,388.24

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$NA	\$NA	\$NA	\$NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$NA	\$0.00	\$0.00	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Avis Car Rental, 509 East Memorial Road Oklahoma City, OK 73114		350.00	NA	NA	0.00
	Capital One Bank Usa N, 15000 Capital One Dr Richmond, VA 23238		1,236.00	NA	NA	0.00
	Confident Financial So, 2560 55th St Ste 100 Boulder, CO 80301		1,926.00	NA	NA	0.00
	Continental, C/o Security Finance Spartanburg, SC 29304		1,240.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Courtesy Loans, 708 N Main Stillwater, OK 74075		350.00	NA	NA	0.00
	Cox Communication, PO Box 248851 Oklahoma City, OK 73124		200.00	NA	NA	0.00
	Mercy Oklahoma, PO Box 2580 Edmond, OK 73012		350.00	NA	NA	0.00
	Reginal Finance, 302 W. Edmond Rd. Edmond, OK 73003		2,800.00	NA	NA	0.00
	Security Finance, 5003 N Rockwell Bethany, OK 73008		1,350.00	NA	NA	0.00
	Syncb/Care Credit, PO Box 965036 Orlando, FL 32896		743.00	NA	NA	0.00
	Syncb/JCP, Po Box 965007 Orlando, FL 32896		1,246.00	NA	NA	0.00
	Syncb/Walmart, PO Box 965024 Orlando, FL 32896		1,423.00	NA	NA	0.00
	Tinker Federal Credit Union, Po Box 45750 Tinker Afb, OK 73145		3,856.00	NA	NA	0.00
	Us Dept Of Ed/glesi, Po Box 7860 Madison, WI 53707		58,326.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	World Acceptance Corp., 108 Frederick St. Greenville, SC					
	29607		4,512.00	NA	NA	0.00
2	CAPITAL ONE BANK (USA), N.A.	7100-000	NA	1,316.76	1,316.76	89.77
1	Security Finance of Oklahoma, LLC DBA Continental Credit	7100-000	NA	1,084.95	1,084.95	73.97
5	SYNCHRONY BANK	7100-000	NA	1,461.90	1,461.90	99.67
6	SYNCHRONY BANK	7100-000	NA	743.63	743.63	50.70
7	SYNCHRONY BANK	7100-000	NA	1,246.66	1,246.66	84.99
3	UNITED STATES DEPARTMENT OF EDUCATION	7100-000	NA	13,923.41	13,923.41	949.25
4	UNITED STATES DEPARTMENT OF EDUCATION	7100-000	NA	44,623.46	44,623.46	3,042.28
TOTAL GENERAL UNSECURED CLAIMS			\$79,908.00	\$64,400.77	\$64,400.77	\$4,390.63

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No:	19-10047	SAH	Judge:	Sarah A. Hall	Trustee Name:	LYLE R. NELSON, TRUSTEE
Case Name:	ALISA MARIE LUDOLPH			Date Filed (f) or Converted (c):	01/09/2019 (f)	
For Period Ending:	04/10/2020			341(a) Meeting Date:	02/05/2019	
				Claims Bar Date:	05/07/2019	

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Vacation Time Share PO Box 630980 Cincinnati OH 45263 Hamilton County	22,946.00	0.00		0.00	FA
2. 2017 Dodge Journey Mileage: 30000	14,250.00	0.00		0.00	FA
3. Household Goods At The Debtor's Residence.	300.00	0.00		0.00	FA
4. Tv, Computer & Cell Phone	500.00	0.00		0.00	FA
5. Wearing Apparel In Debtor's Possession.	300.00	0.00		0.00	FA
6. 1 Cat	20.00	0.00		0.00	FA
7. Cash	2.00	0.00		0.00	FA
8. Tinker Federal Credit Union Account Overdrawn \$44	0.00	0.00		0.00	FA
9. Tinker Federal Credit Union	5.00	0.00		0.00	FA
10. City Of Oklahoma City Security Deposit	160.00	0.00		0.00	FA
11. Deposit Rental House Douglas Butler	400.00	0.00		0.00	FA
12. 2018 Federal Tax Refund (u)	0.00	4,932.00		4,932.00	FA
13. 2018 State Tax Refund (u)	0.00	742.00		742.00	FA
14. Inheritance insurance policy from mother (u) By subsequent amendment, this is a Globe Life policy. Dr is beneficiary, documents provided by attorney establish that. Also, exempt Amended Schedules filed 7/23/19 Doc. 24 changing this from Unscheduled to scheduled w/ an Exemption. Amended Schedules filed 8/28/19 Doc. 26 changing the amount of Asset & amount of Exemption.	3,000.00	0.00		0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No:	19-10047	SAH	Judge:	Sarah A. Hall	Trustee Name:	LYLE R. NELSON, TRUSTEE
Case Name:	ALISA MARIE LUDOLPH			Date Filed (f) or Converted (c):	01/09/2019 (f)	
For Period Ending:	04/10/2020			341(a) Meeting Date:	02/05/2019	
				Claims Bar Date:	05/07/2019	

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
15. Interest paid on delayed federal tax refund. (u) Due to delay in paying refund, IRS paid \$120.03 in interest on tax refund. Estate portion of tax refund is 873%. 873% of \$120.03 = \$104.87. That is the pro rata portion of the interest paid by the IRS which is the Estates. Further, Debtor owed \$742 state refund. The federal refund exceeds the total amount to turnover. So, per agreement with the Debtor I will apply the federal refund to the federal and state refunds to turnover. The balance will be refunded to the Debtor after the inheritance issue is resolved.	0.00	104.87		104.87	FA
16. Great Western insurance policy on mother (u) Great Western insurance policy on mother. Debtor is beneficiary. Amended schedules filed to list and also claim as exempt. Amended Schedules filed 7/23/19 Doc. 24 changing this from Unscheduled to scheduled w/ an Exemption. Amended Schedules filed 8/28/19 Doc. 26 changing the amount of Asset & amount of Exemption.	10,000.00	0.00		0.00	FA
17. Non Estate Funds returned to debtor (u) Federal Tax refunded to debtor estate excess NOTE, this 'asset' was added by the direction of AXOS as part of a check refund/debtor overpayment. I have subsequently learned that AXOS advice on this issue was incorrect, from similar fact cases. I will attempt to delete this 'asset' b/c it is not an asset. AXOS idea was having a 'asset' to tie the 'deposit correcting check' to, which I have learned is incorrect.	0.00	715.16		715.16	FA

TOTALS (Excluding Unknown Values)	\$51,883.00	\$6,494.03	\$6,494.03	\$0.00
(Total Dollar Amount in Column 6)				

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

9/25/2019 check drafted to refund overpayment of tax refund sent to debtor. When check clears, will file/submit TFR.
10/2/2019 Bank statement received and reviewed. check did not clear in September stmt Bank fees will stop after October fee.
10/23/2019 Review Pacer and claims register for amendments & Orders on Motions for Relief & Abandonment. Adjust claims/assets as needed. bl
10/31/2019 receive error code on 10/30/2019 batch filing of annual report. Manually file annual report, forms 1 and 2 this date.
10/31/2019 annual report/interim report forms 1 and 2 filed. Doc no. 31
11/8/2019 never received normal monthly email that bank stmts were ready to review. Independently checked this date, statement available and reviewed. Debtor check cleared. Case ready for TFR
11/18/2019 claims checked and confirmed earlier. Ready for TFR.
12/11/2019 never received normal monthly email that bank stmts were ready to review. Independently checked this date, statement available and reviewed. BL rough drafted a TFR for my review last month but did not forward it. Will review and approve.
12/11/2019 TFR approved to submit to UST
1/3/2020 Review First National, Vinita December, 2020 stmt. Balance closed and transferred to AXOS bank.
1/6/2020 Review partial month, Dec. AXOS bank. shows balance transfer 12/18
1/28/2020 UST files TFR, Doc no 32
1/30/2020 TFR filed. Run NFR for current date. Prepare Certificate of Service and Trustee Comp Application & Order. E-file all. Matrix mail NFR. Email Order to UST. Docket Order upload. bl
2/4/2020 dr atty emails 2019 returns. Filing date only 9 days in. That amount is not cost effective to administer. Administrative costs would exceed 9 days of refund.
2/5/2020 Review e-bank stmt. Balance matches.
2/21/2020 Time ran on Trustee Comp Application. Upload order. bl
2/24/2020 Order on Trustee Comp entered, Doc. 36. Print for file & Docket to cut checks. bl
3/5/2020 Receive/review feb bank stmt.
3/6/2020 Distribution checks issued and mailed.
4/7/2020 review monthly e statement. bank balances -0-, close bank acct, will submit TDR
4/10/2020 Run TDR & submit to UST. bl

Exhibit 8

Initial Projected Date of Final Report (TFR): 02/05/2021

Current Projected Date of Final Report (TFR): 02/07/2020

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 19-10047

Trustee Name: LYLE R. NELSON, TRUSTEE

Case Name: ALISA MARIE LUDOLPH

Exhibit 9

Taxpayer ID No: XX-XXX9297

Bank Name: First National Bank - Vinita

For Period Ending: 04/10/2020

Account Number/CD#: XXXXXX5939

Checking

Blanket Bond (per case limit): \$7,904,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
08/20/19		United States Treasury	2018 Federal tax refund Due to delay in paying refund, IRS paid \$120.03 in interest on tax refund. Estate portion of tax refund is 873%. 873% of \$120.03 = \$104.87. That is the pro rata portion of the interest paid by the IRS which is the Estates. Further, Debtor owed \$742 state refund. The federal refund exceeds the total amount to turnover. So, per agreement with the Debtor I will apply the federal refund to the federal and state refunds to turnover. The balance will be refunded to the Debtor after the inheritanc		\$6,494.03		\$6,494.03
			Gross Receipts	\$6,494.03			
	12		2018 Federal Tax Refund	\$4,932.00	1224-000		
	13		2018 State Tax Refund	\$742.00	1224-000		
	15		Interest paid on delayed federal tax refund.	\$104.87	1229-000		
	17		Non Estate Funds returned to debtor	\$715.16	1280-000		
09/09/19		First National Bank - Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$6,484.03
10/01/19	10001	ALISA MARIE LUDOLPH 1324 NW 81ST ST OKLAHOMA CITY, OK 73114	Refund overpayment of tax refund to debtor Refund overpayment of 2018 federal tax refund to debtor per Order Doc no. 25.	8500-002		\$715.16	\$5,768.87
12/18/19		Transfer to Acct # xxxxxx0166	Transfer of Funds	9999-000		\$5,768.87	\$0.00

Page Subtotals:

\$6,494.03

\$6,494.03

COLUMN TOTALS	\$6,494.03	\$6,494.03
Less: Bank Transfers/CD's	\$0.00	\$5,768.87
Subtotal	<u>\$6,494.03</u>	\$725.16
Less: Payments to Debtors	\$0.00	\$0.00
Net	<u>\$6,494.03</u>	\$725.16

Exhibit 9

Page Subtotals: \$0.00 \$0.00

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 19-10047

Trustee Name: LYLE R. NELSON, TRUSTEE

Bank Name: Axos Bank

Exhibit 9

Case Name: ALISA MARIE LUDOLPH

Account Number/CD#: XXXXXX0166

Checking

Taxpayer ID No: XX-XXX9297

Blanket Bond (per case limit): \$7,904,000.00

For Period Ending: 04/10/2020

Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)
12/18/19		Transfer from Acct # xxxxxx5939	Transfer of Funds	9999-000	\$5,768.87	\$5,768.87
03/06/20	2001	LYLE R. NELSON TWO LEADERSHIP SQUARE 211 N. ROBINSON, STE. 1300 OKLAHOMA CITY, OK 73102-7134	Final distribution creditor account # representing a payment of 100.00 % per court order.	2100-000		\$1,327.89
03/06/20	2002	LYLE R. NELSON TWO LEADERSHIP SQUARE 211 N. ROBINSON, STE. 1300 OKLAHOMA CITY, OK 73102-7134	Final distribution creditor account # representing a payment of 100.00 % per court order.	2200-000		\$50.35
03/06/20	2003	Security Finance of Oklahoma, LLC DBA Continental Credit SFC CENTRAL BANKRUPTCY P.O. BOX 1893 SPARTANBURG, SC 29304	Claim 1 Accnt #6807	7100-000		\$73.97
03/06/20	2004	CAPITAL ONE BANK (USA), N.A. by American InforSource as agent PO Box 71083 Charlotte, NC 28272-1083	Claim 2 Accnt #5752	7100-000		\$89.77
03/06/20	2005	UNITED STATES DEPARTMENT OF EDUCATION UNITED STATES DEPARTMENT OF EDUCATION CLAIMS FILING UNIT PO BOX 8973 MADISON, WI 53708-8973	Claim 3 Accnt #2701	7100-000		\$949.25
03/06/20	2006	UNITED STATES DEPARTMENT OF EDUCATION UNITED STATES DEPARTMENT OF EDUCATION CLAIMS FILING UNIT PO BOX 8973 MADISON, WI 53708-8973	Claim 4 Accnt #2701	7100-000		\$3,042.28
03/06/20	2007	SYNCHRONY BANK C/O PRA RECEIVABLES MANAGEMENT, LLC PO BOX 41031 NORFOLK VA 23541	Claim 5 Accnt #7386	7100-000		\$99.67
						\$135.69

Page Subtotals:

\$5,768.87

\$5,633.18

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 19-10047

Trustee Name: LYLE R. NELSON, TRUSTEE

Case Name: ALISA MARIE LUDOLPH

Exhibit 9

Taxpayer ID No: XX-XXX9297

Bank Name: Axos Bank

For Period Ending: 04/10/2020

Account Number/CD#: XXXXXX0166

Checking

Blanket Bond (per case limit): \$7,904,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/06/20	2008	SYNCHRONY BANK C/O PRA RECEIVABLES MANAGEMENT, LLC PO BOX 41031 NORFOLK VA23541	Claim 6 Accnt #3670	7100-000		\$50.70	\$84.99
03/06/20	2009	SYNCHRONY BANK C/O PRA RECEIVABLES MANAGEMENT, LLC PO BOX 41031 NORFOLK VA23541	Claim 7 Accnt #2507	7100-000		\$84.99	\$0.00

COLUMN TOTALS	\$5,768.87	\$5,768.87
Less: Bank Transfers/CD's	\$5,768.87	\$0.00
Subtotal	\$0.00	\$5,768.87
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$0.00	\$5,768.87

Exhibit 9

TOTAL OF ALL ACCOUNTS			NET	ACCOUNT
	NET DEPOSITS	DISBURSEMENTS		BALANCE
XXXXXX0166 - Checking	\$0.00	\$5,768.87		\$0.00
XXXXXX5939 - Checking	\$6,494.03	\$725.16		\$0.00
	\$6,494.03	\$6,494.03		\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand	
Total Allocation Receipts:	\$0.00			
Total Net Deposits:	\$6,494.03			
<u>Total Gross Receipts:</u>	<u>\$6,494.03</u>			